

CHAPTER 47
RULES OF THE GAMES

Authority

N.J.S.A. 5:12-63c, 69a and e, 70f and 100.

Source and Effective Date

R.2001 d.116, effective March 9, 2001.
See: 33 N.J.R. 178(a), 33 N.J.R. 1123(a).

Executive Order No. 66(1978) Expiration Date

Chapter 47, Rules of the Games, expires on March 9, 2006.

Chapter Historical Note

Chapter 47, Rules of the Games, was adopted as R.1978 d.186, effective June 2, 1978. See: 10 N.J.R. 177(a), 10 N.J.R. 306(e).

Pursuant to Executive Order No. 66(1978), Chapter 47, Rules of the Games, was readopted as R.1983 d.163, effective May 4, 1983. See: 15 N.J.R. 429(b), 15 N.J.R. 932(a).

Subchapter 8, Regulations Concerning All Games, was adopted as R.1983 d.551, effective December 5, 1983. See: 15 N.J.R. 1572(a), 15 N.J.R. 2047(a).

Subchapter 7, Minibaccarat, was adopted as R.1986 d.308, effective August 4, 1986. See: 18 N.J.R. 1096(a), 18 N.J.R. 1614(b).

Pursuant to Executive Order No. 66(1978), Chapter 47, Rules of the Games, was readopted as R.1988 d.233, effective April 28, 1988. See: 20 N.J.R. 639(a), 20 N.J.R. 1209(d).

Subchapter 6, Red Dog, was adopted as R.1991 d.532, effective November 4, 1991. See: 23 N.J.R. 2231(a), 23 N.J.R. 3348(a).

Subchapter 9, Sic Bo, was adopted as R.1991 d.615, effective December 16, 1991. See: 23 N.J.R. 2922(a), 23 N.J.R. 3820(b).

Subchapter 11, Pai Gow Poker, was adopted as R.1992 d.406, effective October 19, 1992. See: 24 N.J.R. 569(a), 24 N.J.R. 1517(a), 24 N.J.R. 3742(a).

Subchapter 10, Pai Gow, was adopted as R.1992 d.411, effective October 19, 1992. See: 24 N.J.R. 558(a), 24 N.J.R. 3753(a).

Subchapter 12, Pokette, was adopted as R.1992 d.453, effective November 16, 1992. See: 24 N.J.R. 2140(a), 24 N.J.R. 4279(b).

Pursuant to Executive Order No. 66(1978), Chapter 47, Rules of the Games, was readopted as R.1993 d.203, effective April 15, 1993. See: 25 N.J.R. 919(a), 25 N.J.R. 1999(d).

Subchapter 14, Poker, was adopted as new rules by R.1994 d.141, effective March 21, 1994. See: 25 N.J.R. 5906(a), 26 N.J.R. 1380(a).

Subchapter 17, Double Down Stud, was adopted as new rules by R.1994 d.593, effective December 5, 1994. See: 26 N.J.R. 1323(a), 26 N.J.R. 4445(b), 26 N.J.R. 4790(a).

Subchapter 15, Keno, was adopted as new rules by R.1995 d.285, effective June 5, 1995. See: 26 N.J.R. 2218(a), 27 N.J.R. 2254(a).

Subchapter 16, Caribbean Stud Poker, was adopted as new rules by R.1995 d.430, effective August 7, 1995. See: 27 N.J.R. 1767(b), 27 N.J.R. 2967(a).

Subchapter 18, Let It Ride Poker, was adopted as new rules by R.1995 d. 534, effective October 2, 1995. See: 27 N.J.R. 2119(a), 27 N.J.R. 3795(b).

Pursuant to Executive Order No. 66(1978), Chapter 47, Rules of the Games, was readopted as R.1996 d.178, effective March 11, 1996. See: 28 N.J.R. 241(b), 28 N.J.R. 1881(b).

Subchapter 20, Three Card Poker, was adopted as new rules by R.1997 d.134, effective March 17, 1997. See: 28 N.J.R. 2531(a), 29 N.J.R. 928(a).

Subchapter 13, Mini-Dice, was adopted as new rules by R.1997 d.427, effective October 6, 1997. See: 28 N.J.R. 5060(a), 29 N.J.R. 4307(b).

Subchapter 21, Fast Action Hold'Em, was adopted as new rules by R.1998 d.371, effective July 20, 1998. See: 29 N.J.R. 4672(a), 30 N.J.R. 2639(b).

Subchapter 22, Casino War, was adopted as new rules by R.1999 d.29, effective January 19, 1999. See: 30 N.J.R. 30(a), 31 N.J.R. 144(a).

Petition for Rulemaking. See: 31 N.J.R. 559(c), 31 N.J.R. 2277(b).

Subchapter 19, Spanish 21, was adopted as new rules by R.2000 d.2, effective January 3, 2000. See: 30 N.J.R. 4149(a), 32 N.J.R. 71(a).

Pursuant to Executive Order No. 66(1978), Chapter 47, Rules of the Games, was readopted as R.2001 d.116, effective March 9, 2001. See: Source and Effective Date.

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SUBCHAPTER 1. CRAPS AND MINI-CRAPS**19:47-1.1 Definitions**

The following words and terms, when used in this subchapter, shall have the following meanings unless the context clearly indicates otherwise.

"Come Out Point" shall mean a total of 4, 5, 6, 8, 9 or 10 thrown by the shooter on the come out roll.

"Come Out Roll" shall mean the first roll of the dice at the opening of the game and the first roll of the dice after a decision with respect to a Pass Bet and Don't Pass Bet has been effected.

"Come Point" shall mean a total of 4, 5, 6, 8, 9 or 10 thrown by the shooter on the next roll following placement of a Come Bet or Don't Come Bet.

19:47-1.2 Permissible wagers

(a) The following shall constitute the permissible wagers at the games of craps and mini-craps:

1. "Pass Bet" is a wager placed on the Pass Line of the layout immediately prior to the come out roll.

i. The Pass Bet shall win if, on the come out roll:

(1) A total of 7 or 11 is thrown; or

(2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

ii. The Pass Bet shall lose if, on the come out roll:

(1) A total of 2, 3, or 12 is thrown; or

(2) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.

2. "Don't Pass Bet" is a wager placed on the Don't Pass Line of the layout immediately prior to the come out roll.

i. The Don't Pass Bet shall win if, on the come out roll:

(1) A total of 2 or 3 is thrown; or

(2) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.

ii. The Don't Pass Bet shall lose if, on the come out roll:

(1) A total of 7 or 11 is thrown; or

(2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

iii. The Don't Pass Bet shall be void if, on the come out roll, a total of 12 is thrown.

3. "Come Bet" is a wager placed on the Come Line of the layout at any time after the come out roll.

i. The Come Bet shall win if, on the roll immediately following placement of such bet:

(1) A total of 7 or 11 is thrown; or

(2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

ii. The Come Bet shall lose if, on the roll immediately following placement of such bet:

(1) A total of 2, 3, or 12 is thrown; or

(2) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown.

4. "Don't Come Bet" is a wager placed on the Don't Come area of the layout at any time after the come out roll.

i. The Don't Come Bet shall win if, on the roll immediately following placement of such bet:

(1) A total of 2 or 3 is thrown; or

(2) A total of 4, 5, 6, 8, 9 or 10 is thrown and a 7 subsequently appears before that total is again thrown;

ii. The Don't Come Bet shall lose if, on the roll immediately following placement of such bet:

(1) A total of 7 or 11 is thrown; or

(2) A total of 4, 5, 6, 8, 9 or 10 is thrown and that total is again thrown before a 7 appears.

iii. The Don't Come Bet shall be void if, on the roll immediately following placement of such bet, a total of 12 is thrown.

5. "Place Bet to Win" is a wager that may be made at any time on any of the numbers 4, 5, 6, 8, 9 or 10 which shall win if the number on which the wager was placed is thrown before a 7 and shall lose if a 7 is thrown before such number. All place bets shall be inactive on any come out roll unless called "on" by the player and confirmed by the dealer through placement of an "on" marker button on top of such player's wager.

6. "Place Bet Lose" is a wager that may be made at any time against any of the numbers 4, 5, 6, 8, 9 or 10 which shall win if a 7 is thrown before the particular number against which the wager is placed and shall lose if the particular number against which the wager is placed is thrown before a 7 appears.

7. "Four the Hardway" is a wager, that may be made at any time, which shall win if a total of 4 is thrown the hardway (that is, with 2 appearing on each die) before 4 is thrown in any other way and before a 7 is thrown.

See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).
 Amended by R.1980 d.186, effective April 29, 1980.
 See: 12 N.J.R. 357(a).
 Amended on an emergency basis, R.1981 d.301, effective July 23, 1981.
 See: 13 N.J.R. 629(a).
 Readopted as R.1981 d.368, effective September 11, 1981.
 See: 13 N.J.R. 534(b), 13 N.J.R. 709(b).
 (e): "to surrender" deleted after "whether he wishes".
 Amended by R.1982 d.255, effective August 2, 1982, operative September 15, 1982.
 See: 14 N.J.R. 559(b), 14 N.J.R. 841(b).
 Added last sentence to (c); added new (d); recodified old (d) as new (e); recodified old (e)-(f) as new (f)-(g); recodified old (g) as new (h); recodified old (h) as new (i); recodified old (i) as new (j); recodified old (j) as new (k) and added last sentence; added new (l) and recodified old (k)-(l) as new (m)-(n).
 Amended by R.1989 d.590, effective December 4, 1989.
 See: 21 N.J.R. 2441(a), 21 N.J.R. 3788(b).
 Deleted at (f) the making of an insurance wager.
 Amended by R.1990 d.35, effective January 16, 1990.
 See: 21 N.J.R. 3447(a), 22 N.J.R. 249(b).
 In (f): added "surrender" to a player's choice of actions.
 Amended by R.1991 d.536, effective November 4, 1991.
 See: 23 N.J.R. 1782(a), 23 N.J.R. 3353(a).
 Added new subsection (k) and recodified existing (k)-(n) as (l)-(o).
 Amended by R.1993 d.38, effective January 19, 1993.
 See: 24 N.J.R. 2351(a), 25 N.J.R. 367(a).
 Requirements for card reader added at (j).
 Amended by R.1993 d.630, effective December 6, 1993.
 See: 25 N.J.R. 3953(a), 25 N.J.R. 5521(a).
 Amended by R.1994 d.265, effective June 6, 1994.
 See: 25 N.J.R. 5893(a), 26 N.J.R. 2463(a).
 Amended by R.1996 d.315, effective July 15, 1996.
 See: 28 N.J.R. 1947(a), 28 N.J.R. 3623(a).
 Amended by R.1996 d.316, effective July 15, 1996.
 See: 28 N.J.R. 1950(a), 28 N.J.R. 3625(a).
 Amended by R.1999 d.9, effective January 4, 1999.
 See: 30 N.J.R. 1217(a), 31 N.J.R. 57(a).
 In (j), added an N.J.A.C. reference in 1.
 Petition for Rulemaking.
 See: 31 N.J.R. 560(a), 31 N.J.R. 2277(c).
 Amended by R.1999 d.110, effective April 5, 1999.
 See: 30 N.J.R. 4155(a), 31 N.J.R. 894(a).
 In (a), deleted "and located on the table to the left of the dealer" at the end; and in (c), deleted "which shall be located on the table immediately in front of or to the right of the dealer" at the end of the first sentence.
 Petition for Rulemaking. See: 33 N.J.R. 2713(a).
 Petition for Rulemaking.
 See: 36 N.J.R. 3444(b).

19:47-2.7 Payment of blackjack; consolidated net payout option for certain insurance wagers

(a) If the first face up card dealt to the dealer is a 2, 3, 4, 5, 6, 7, 8, or 9 and a player has blackjack, the dealer shall announce and pay the blackjack at odds of 3 to 2 and, unless the player has also made a blackjack bonus wager pursuant to N.J.A.C. 19:47-2.20, shall remove the player's cards before any player receives a third card.

(b) If the first face up card dealt to the dealer is an Ace, King, Queen, Jack or Ten and a player has blackjack, the dealer shall announce the blackjack but shall make no payment nor remove any cards until all other cards are dealt to the players and the dealer receives his second card. If, in such circumstances, the dealer's second card does not give him blackjack, the player having blackjack shall be paid at odds of 3 to 2. If, however, the dealer's second card gives

him blackjack, the wager of the player having blackjack shall be void and constitute a stand off.

(c) Notwithstanding (a) and (b) above, at the discretion of a casino licensee, a player who has blackjack and who places an insurance wager pursuant to N.J.A.C. 19:47-2.9 in an amount equal to half of his or her initial wager shall be paid at odds of 1 to 1 on the initial wager as a consolidated net payout for both the blackjack and insurance wagers before any additional cards are dealt, provided that notice of the use of this consolidated net payout option shall be provided by the casino licensee in accordance with N.J.A.C. 19:47-8.3.

Amended by R.1979 d.380, effective September 26, 1979.
 See: 11 N.J.R. 420(a), 11 N.J.R. 600(a).
 Amended by R.1998 d.562, effective December 7, 1998.
 See: 30 N.J.R. 3004(a), 30 N.J.R. 4260(a).

Added a new (c).
 Amended by R.1999 d.9, effective January 4, 1999.
 See: 30 N.J.R. 1217(a), 31 N.J.R. 57(a).

In (a), inserted "unless the player has also made a blackjack bonus wager pursuant to N.J.A.C. 19:47-2.20," preceding "shall remove the player's cards".

19:47-2.8 Surrender

(a) After the first two cards are dealt to the player and the player's point total is announced, the player may elect to discontinue play on his hand for that round by surrendering one-half his wager. All decisions to surrender shall be made prior to such player indicating as to whether he wishes to double down, split pairs, stand, and/or draw as provided for in this subchapter.

1. Should the first card dealt to the dealer be other than an ace or 10-value card, the dealer shall immediately collect one-half of the wager and return one-half to the player.

2. Should the first card dealt to the dealer be an ace or 10-value card, the dealer will place the player's wager on top of the player's cards. When the dealer's second card is revealed, the hand will be settled by immediately collecting the entire wager should the dealer have blackjack or collecting one-half of the wager and returning one-half of the wager to the player should the dealer not have blackjack.

(b) If the player has made an insurance wager and then elects to surrender, each wager will be settled separately as provided for above and in accordance with N.J.A.C. 19:47-2.9 and one will have no bearing on the other.

(c) Each casino licensee may, at its discretion, offer its patrons the surrender option authorized in this section, except that when a casino licensee offers the rule variation multiple action blackjack pursuant to N.J.A.C. 19:47-2.18 or on any blackjack table which offers the progressive blackjack wager pursuant to N.J.A.C. 19:47-2.19, the surrender option shall not be available. A casino licensee shall not initiate or terminate the use of the surrender option at a table unless

the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3.

New Rule, "Surrender," was adopted as R.1990 d.35, effective January 16, 1990.

See: 21 N.J.R. 3447(a), 22 N.J.R. 249(b).

A rule concerning blackjack surrender (originally adopted as R.1978 d.186. See: 10 N.J.R. 177(a), 10 N.J.R. 306(e)) was codified at this section, and was repealed, on an emergency basis, by R.1981 d.301, effective July 23, 1981. See: 13 N.J.R. 629(a). The repeal was readopted by R.1981 d.368, effective September 11, 1981. See: 13 N.J.R. 534(b), 13 N.J.R. 709(b). Prior rulemaking as follows:

Amended by R.1979 d.380, effective September 26, 1979.

See: 11 N.J.R. 420(a), 11 N.J.R. 600(a).

Amended by R.1980 d.132, effective March 31, 1980.

See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).

Amended by R.1980 d.186, effective April 29, 1980.

See: 12 N.J.R. 357(a).

Experimental 90-day implementation pursuant to N.J.S.A. 5:12-69, effective March 15, 1989 (expires June 13, 1989).

See: 21 N.J.R. 640(a).

Notice of Receipt of Petition for Rulemaking concerning the surrender option in the game of blackjack.

See: 23 N.J.R. 912(b).

Amended by R.1991 d.535, effective November 4, 1991.

See: 23 N.J.R. 1783(a), 23 N.J.R. 3354(a).

Revised text in subsection (c) to specify "surrender" options.

Amended by R.1993 d.461, effective September 20, 1993.

See: 25 N.J.R. 2234(a), 25 N.J.R. 4508(c).

Amended by R.1996 d.315, effective July 15, 1996.

See: 28 N.J.R. 1947(a), 28 N.J.R. 3623(a).

19:47-2.9 Insurance wagers

(a) Whenever the first card dealt to the dealer is an ace, each player shall have the right to make an insurance bet which, except as otherwise provided in N.J.A.C. 19:47-2.7(c), shall win if the dealer's second card is a King, Queen, Jack or 10 and shall lose if the dealer's second card is an ace, 2, 3, 4, 5, 6, 7, 8, or 9.

(b) An insurance bet may be made by placing on the insurance line of the layout an amount not more than half the amount staked on the player's initial wager, except that a player may bet an amount in excess of half the initial wager to the next unit that can be wagered in chips, when because of the limitation of the value of chip denominations, half the initial wager cannot be bet. If a card reader device is not in use, all insurance wagers shall be placed immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table except, at the discretion of the casino licensee, a player may place an insurance wager immediately prior to such player indicating whether he or she wishes to double down, split pairs, stand, and/or draw as provided for in this subchapter and prior to any additional cards being dealt, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3. If a card reader device is in use, all insurance wagers shall be placed prior to the dealer inserting his or her hole card into the card reader device.

(c) All winning insurance wagers shall be paid at odds of 2 to 1.

(d) All losing insurance wagers shall be collected by the dealer immediately after he draws his second face up card or discloses his hole card and before he draws any additional cards.

(e) Insurance wagers shall not apply to the progressive blackjack wager permitted pursuant to N.J.A.C. 19:47-2.19.

(f) An insurance wager does not apply to any of the additional wagers permitted pursuant to N.J.A.C. 19:47-2.17(a).

As amended, R.1979 d.380, effective September 26, 1979.

See: 11 N.J.R. 420(a), 11 N.J.R. 600(a).

Amended by R.1986 d.442, effective October 20, 1986.

See: 18 N.J.R. 1361(a), 18 N.J.R. 3136(a).

Amended (b).

Amended by R.1989 d.590, effective December 4, 1989.

See: 21 N.J.R. 2441(a), 21 N.J.R. 3788(b).

Clarified that an insurance wager must be made prior to any player at the table receiving additional cards.

Amended by R.1993 d.38, effective January 19, 1993.

See: 24 N.J.R. 2351(a), 25 N.J.R. 367(a).

Card reader provisions added.

Amended by R.1996 d.315, effective July 15, 1996.

See: 28 N.J.R. 1947(a), 28 N.J.R. 3623(a).

Amended by R.1996 d.316, effective July 15, 1996.

See: 28 N.J.R. 1950(a), 28 N.J.R. 3625(a).

Amended by R.1998 d.562, effective December 7, 1998.

See: 30 N.J.R. 3004(a), 30 N.J.R. 4260(a).

In (a), inserted "except as otherwise provided in N.J.A.C. 19:47-2.7(c);"; and rewrote (b).

19:47-2.10 Doubling down

(a) Except for Blackjack or a point count of twenty-one in two cards, a player may elect to double down, i.e., make an additional wager not in excess of the amount of his original wager, on the first two cards dealt to him or the first two cards of any split pair on the condition that one and only one additional card shall be dealt to the hand on which he has elected to double down. In such circumstances, the one additional card shall be dealt face upwards and placed sideways on the layout.

(b) If a dealer obtains blackjack after a player doubles down, the dealer shall only collect the amount of the original wager of such player and shall not collect the additional amount wagered in doubling down.

Petition for Rulemaking.

See: 36 N.J.R. 3444(b).

19:47-2.11 Splitting pairs

(a) Whenever the initial two cards dealt to a player are identical in value, the player may elect to split the hand into two separate hands provided that he makes a wager on the second hand so formed in an amount equal to his original wager.

(b) When a player splits pairs, the dealer shall deal a card to and complete the player's decisions with respect to the first incomplete hand on the dealer's left before proceeding to deal any cards to any other hand.

(c) After a second card is dealt to a split pair, the dealer shall announce the point total of such hand and the player shall indicate his decision to stand, draw or double down with respect thereto expect that:

1. A player may not split pairs again if the second card so dealt is identical in value to a card of the split pair; and

2. A player splitting aces shall have only one card dealt to each ace and may not elect to receive additional cards.

(d) If the dealer obtains blackjack after a player splits pairs, the dealer shall only collect the amount of the original wager of such player and shall not collect the additional amount wagered in splitting pairs.

(e) Notwithstanding the provisions of (c)1 above, a casino licensee may, at its discretion, permit a player to split pairs up to three times (a total of four hands) at a blackjack table with up to six player boxes or twice (a total of three hands) at a blackjack table with seven player boxes if notice of the option is provided as set forth in N.J.A.C. 19:47-8.3, except that this option shall not be available in games in which the rule variation multiple action blackjack is available pursuant to N.J.A.C. 19:47-2.18. If a casino licensee elects to offer the option of splitting pairs more than once, it may, at its discretion, prohibit a player from splitting a pair of aces more than once (a total of two hands) if notice is provided as set forth in N.J.A.C. 19:47-8.3. All other requirements of this section shall apply to each hand which is formed as a result of splitting pairs more than once.

(f) If a player has made the additional wager authorized by N.J.A.C. 19:47-2.17(a)3, is dealt two sevens as his or her initial two cards and elects to split the pair of sevens, the dealer shall announce that the player is splitting sevens and forfeiting any potential payout for three sevens. The player shall be paid for the additional winning wager prior to any additional cards being dealt to either of the split hands.

Amended by R.1980 d.186, effective April 29, 1980.

See: 12 N.J.R. 357(a).

Amended by R.1991 d.537, effective November 4, 1991.

See: 23 N.J.R. 1783(b), 23 N.J.R. 3354(b).

In (b): revised text regarding rules for splitting pairs.

Added new subsection (e).

Amended by R.1992 d.320, effective August 17, 1992.

See: 24 N.J.R. 1872(a), 24 N.J.R. 2925(c).

Text added to (e) requiring notice prior to limitation on splitting a pair of aces.

Amended by R.1993 d.461, effective September 20, 1993.

See: 25 N.J.R. 2234(a), 25 N.J.R. 4508(c).

Amended by R.1996 d.316, effective July 15, 1996.

See: 28 N.J.R. 1950(a), 28 N.J.R. 3625(a).

19:47-2.12 Drawing of additional cards by players and dealers

(a) A player may elect to draw additional cards whenever his point count total is less than 21 except that:

1. A player having Blackjack or a hard or soft total of 21 may not draw additional cards;
2. A player electing to double down shall draw one and only one additional card;
3. A player splitting aces shall only have one card dealt to each ace and may not elect to receive additional cards.

(b) Except as provided in (c) below, a dealer shall draw additional cards to his hand until he has a hard or soft total of 17, 18, 19, 20 or 21 at which point no additional cards shall be drawn.

(c) A dealer shall draw no additional cards to his hand, regardless of the point count, if decisions have been made on all players' hands and the point count of the dealer's hand will have no effect on the outcome of the round of play.

Amended by R.1981 d.388, effective November 2, 1981.

See: 13 N.J.R. 534(b), 13 N.J.R. 780(c).

(b): "Except as provided in (c) below" added.

(c) added.

Amended by R.1984 d.49, effective March 5, 1984.

See: 15 N.J.R. 1242(a), 16 N.J.R. 433(b).

"Soft total" of 21 added to prohibition against drawing additional cards.

19:47-2.13 More than one player wagering on a box

(a) Unless otherwise directed by the Commission, a casino licensee may permit from one to three people to wager on any one box of the blackjack layout provided that the first person wagering on that box consent to additional players wagering on such box and provided further that the casino licensee adhere to such procedures and limitations imposed by the Commission as dictated by the particular circumstances. This option may not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19.

(b) Whenever more than one player wagers on a box, the player who is seated at that box shall have the exclusive right to call the decisions with regard to the cards dealt to such box. In the case of no seated player, the person with the highest wager in the box shall have such right.

(c) The player calling the decisions with respect to any box shall place his wager in that portion of the box closest to the dealer's side of the table and all other players wagering on such box shall place their wagers immediately behind and in a vertical line with the aforementioned wager.

(d) Whenever more than one player is wagering on a box and the player calling the decisions decides to double down, the other players may also double their wagers but shall not be required to do so. In any event, only one additional card shall be dealt to the hand that is subject to the double down decision.

(e) Whenever more than one player is wagering on a box and the player calling the decisions decides to split pairs, the other players shall either make an additional wager as provided for in N.J.A.C. 19:47-2.11 to cover each split pair or designate which of the split pairs they wish their initial wager to apply.

(f) Whenever more than one player is wagering on a box, each player shall have the right to make an insurance bet in

accordance with N.J.A.C. 19:47-2.9 regardless of whether the other players on that box make such a bet.

(g) The Commission and its agents shall have the discretion and authority to limit, control and regulate the implementation of this section as is appropriate under the circumstances which shall include, without limitation, the right to limit the number of tables at which this procedure is permitted, the right to limit the number of boxes at each table on which more than one person can wager and the right to require the casino licensee to establish the ability of its dealers to implement this section.

Amended on an emergency basis as R.1981 d.301, effective July 23, 1981.

See: 13 N.J.R. 629(a).

Readopted as R.1981 d.368, effective September 11, 1981.

See: 13 N.J.R. 543(b), 13 N.J.R. 709(b).

(g): text deleted, (h) renumbered as (g).

Amended by R.1996 d.315, effective July 15, 1996.

See: 28 N.J.R. 1947(a), 28 N.J.R. 3623(a).

19:47-2.14 A player wagering on more than one box

A player may only wager on one box at a Blackjack table unless the casino licensee, in its discretion, permits the player to wager on additional boxes.

Temporary Amendment: 90 days to test a blackjack layout with eight betting areas arranged in four sets of two.

See: 22 N.J.R. 2343(a).

Amended by R.1991 d.471, effective September 16, 1991.

See: 23 N.J.R. 1784(a), 23 N.J.R. 2869(b).

Deleted text regarding Commission's authority to prohibit a patron from wagering on more than one box at a blackjack table.

Amended by R.1999 d.53, effective February 16, 1999.

See: 30 N.J.R. 4156(a), 31 N.J.R. 552(a).

Rewrote the section.

Law Review and Journal Commentaries

Casinos—Blackjack—Card Counters—Contracts—Discrimination—Jurisdiction. P.R. Chenoweth, 137 N.J.L.J. No. 6, 59 (1994).

Case Notes

Casino could not allow other blackjack players to play two hands while limiting patron to one hand. *Campione v. Adamar of New Jersey, Inc.*, 274 N.J.Super. 63, 643 A.2d 42 (L.1993).

Casinos have discretion in interpretation of rules and regulations. *Campione v. Adamar of New Jersey, Inc.*, 274 N.J.Super. 63, 643 A.2d 42 (L.1993).

19:47-2.15 Irregularities

(a) A card found turned face upwards in the shoe shall not be used in the game and shall be placed in the discard rack or in a segregated area of the double shoe.

(b) A card drawn in error without its face being exposed shall be used as though it were the next card from the shoe.

(c) After the initial two cards have been dealt to each player and a card is drawn in error and exposed to the players, such card shall be dealt to the players or dealer as though it were the next card from the shoe. Any player refusing to accept such card shall not have any additional cards dealt to him during such round. If the card is refused by the player and the dealer cannot use the card, the card shall be burned.

(d) If the dealer has seventeen and accidentally draws a card for himself, such card shall be burned.

(e) If the dealer misses dealing his first or second card to himself, the dealer shall continue dealing the first two cards to each player, and then deal the appropriate number of cards to himself.

(f) If there are insufficient cards remaining in the shoe to complete a round of play, all of the cards in the discard rack or in a segregated area of the double shoe shall be shuffled and cut according to the procedures outlined in N.J.A.C. 19:47-2.5, the first card shall be drawn face downwards and burned, and the dealer shall complete the round of play.

(g) If no cards are dealt to the player's hand, the hand is dead and the player shall be included in the next deal. If only one card is dealt to the player's hand, at the player's option, the dealer shall deal the second card to the player after all other players have received a second card.

(h) Any round of play drawn from the inappropriate side of a double shoe shall be treated as if it were drawn from the appropriate side of the shoe and concluded.

(i) If after receiving the first two cards and the dealer fails to deal an additional card(s) to a player who has requested such a card, then, at the player's option, the dealer shall either deal the additional card(s) after all other players have received their additional cards but prior to the dealer revealing his or her hole card, or call the player's hand dead and return the player's original wager.

(j) If the dealer inserts his or her hole card into a card reader device when the value of his or her first card is not an ace, king, queen, jack or 10, the dealer, after notification to a casino supervisor, shall:

1. If the particular card reader device in use provides any player with the opportunity to determine the value of the hole card, call all hands dead, collect the cards and return each player's wager; or

2. If the particular card reader device in use does not provide any player with the opportunity to determine the value of the hole card, continue play.

(k) If a card reader device malfunctions the dealer may only continue dealing the game of blackjack at that table using the dealing procedures applicable when a card reader device is not in use.

(l) If the dealer fails to move his or her original face up card to the area of the layout designated for the second or third hand of the round in accordance with N.J.A.C. 19:47-2.18, the round shall continue as if the original face up card was moved to the appropriate area of the layout.

(m) If the dealer inadvertently picks up his or her original face up card and places it in the discard rack prior to the completion of the second or third hand of multiple action blackjack, the dealer shall immediately notify a casino supervisor assigned to that table. The casino supervisor shall remove the appropriate cards from the discard rack and reconstruct the last hand of play so as to determine the dealer's original face up card. The original face up card shall be placed in the appropriate area on the layout, and the remaining cards shall be returned to the discard rack. Play shall resume in accordance with the rules of this chapter.

(n) If the light at a player's betting area on a blackjack table which offers the progressive blackjack wager is not operating properly, no progressive wager shall be permitted in that betting area.

(o) If the bonus blackjack system fails to select or display a payout amount when the bonus blackjack button is pressed, and the amount of the payout cannot be ascertained by a casino supervisor from the table controller or otherwise, the patron's wager shall be paid at 21-to-1.

Amended by R.1980 d.132, effective March 31, 1980.

See: 11 N.J.R. 653(a), 12 N.J.R. 294(c).

Amended by R.1980 d.186, effective April 29, 1980.

See: 12 N.J.R. 357(a).

Amended by R.1982 d.255, effective August 2, 1982, operative September 15, 1982.

See: 14 N.J.R. 559(b), 14 N.J.R. 841(b).

Added ... "or in a segregated area of the double shoe" to (a) and (f).

Added (h).

Amended by R.1989 d.231, effective May 1, 1989.

See: 20 N.J.R. 3014(a), 21 N.J.R. 1155(a).

Added subsection (i) establishing procedure for blackjack dealers to remedy irregularities involving the dealing of additional card(s) to players.

Amended by R.1993 d.38, effective January 19, 1993.

See: 24 N.J.R. 2351(a), 25 N.J.R. 367(a).

Card reader provisions added at (j) and (k).

Amended by R.1993 d.461, effective September 20, 1993.

See: 25 N.J.R. 2234(a), 25 N.J.R. 4508(c).

Administrative Correction.

See: 26 N.J.R. 4788(a).

Administrative Correction.

See: 27 N.J.R. 2265(a).

Amended by R.1995 d.497, effective September 5, 1995.

See: 27 N.J.R. 2128(a), 27 N.J.R. 3399(a).

Amended by R.1996 d.315, effective July 15, 1996.

See: 28 N.J.R. 1947(a), 28 N.J.R. 3623(a).

Amended by R.1999 d.9, effective January 4, 1999.

See: 30 N.J.R. 1217(a), 31 N.J.R. 57(a).

Added (o).

19:47-2.16 Five cards totalling 21 rule

(a) Whenever a player has achieved a score of 21 in five cards and the dealer has not achieved a blackjack or a score of 21, the winning hand shall be paid at odds of 2 to 1.

(b) If the player has achieved a score of 21 in five cards and the dealer has blackjack, the player's wager shall be settled in accordance with N.J.A.C. 19:47-2.3(b). If the player has achieved a score of 21 in five cards and the dealer has achieved a score of 21 in three or more cards, the player's wager shall be considered void and said wager shall be returned to the player.

(c) A casino licensee may, in its discretion, offer to all patrons at a blackjack table the five cards totalling 21 option authorized in this section, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to withdrawing the offer of this option.

Temporary adoption of new rule, 2:16 pursuant to blackjack experiment.

See: 23 N.J.R. 123(b).

New Rule, R.1991 d.533, effective November 4, 1991.

See: 23 N.J.R. 28(b), 23 N.J.R. 3355(a).

19:47-2.17 Permissible additional wager

(a) A casino licensee may, in its discretion, offer to all players at a blackjack table that does not offer the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19 the option to make one of the following additional wagers provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to withdrawing the offer of this option:

1. A wager on whether the player's initial two cards shall have a point total either greater than or less than 13;

2. A wager on whether the player's initial two cards shall be of the same suit; or

3. A wager on whether one or more of the player's initial three cards shall be a seven.

i. The additional wager shall be \$1.00.

(b) Prior to the first card being dealt for each round of play, each player shall make a wager against the dealer as required by N.J.A.C. 19:47-2.3(a) and (d) and, if given an option to make an additional wager, shall also indicate whether he or she wishes to wager, as applicable, that:

1. The point total of the player's initial two cards shall exceed 13, which wager shall win if the point total does exceed 13;

2. The point total of the player's initial two cards shall be less than 13, which wager shall win if the point total is less than 13;

3. The player's initial two cards shall be of the same suit which wager shall win if the initial two cards are of the same suit; or

4. One or more of the player's initial three cards shall be a seven, which wager shall win if one or more of the initial three cards dealt to the player is a seven.

(c) An additional wager pursuant to (a)1 above shall be lost when the point total of the player's initial two cards equals 13.

(d) All losing additional wagers shall be collected by the dealer immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table.

(e) All winning additional wagers shall be paid immediately after the second card is dealt to each player and prior to any additional cards being dealt to any player at the table. Notwithstanding the foregoing, if a wager authorized by (a)3 above is a winning wager because the player has received two sevens as the initial two cards dealt to his or her hand, the winning wager shall be paid immediately after the player elects to draw an additional card, surrender, stand, double down or split pairs. All winning additional wagers shall be paid at the following odds:

1. For wagers made pursuant to (a)1 above, one to one;
2. For wagers made pursuant to (a)2 above, depending on the number of decks in use at the table and the cards received by the player, in accordance with one of the following options as selected by the casino licensee; provided, however, that notice of the payout option selected by the casino licensee or any change thereto shall be provided in accordance with the requirements of N.J.A.C. 19:47-8.3; and provided further, however, that the same payout option shall be used by a casino licensee at all blackjack tables which use the same number of decks of cards:
 - i. Single Deck Blackjack Tables:

Initial Two Cards	Option 1	Option 2	Option 3	Option 4
King and queen	50 to 1	10 to 1	5 to 1	25 to 1
Any two cards	2.5 to 1	3 to 1	3 to 1	2.5 to 1

ii. Two Deck Blackjack Tables:

Initial Two Cards	Option 1	Option 2	Option 3	Option 4
King and queen	10 to 1	5 to 1	25 to 1	20 to 1
Any two cards	3 to 1	3 to 1	2.5 to 1	2.5 to 1

iii. Four Deck Blackjack Tables:

Initial Two Cards	Option 1	Option 2	Option 3	Option 4
King and queen	5 to 1	25 to 1	20 to 1	50 to 1
Any two cards	3 to 1	2.5 to 1	2.5 to 1	2 to 1

iv. Six Deck Blackjack Tables:

Initial Two Cards	Option 1	Option 2	Option 3	Option 4
King and queen	5 to 1	25 to 1	20 to 1	15 to 1
Any two cards	3 to 1	2.5 to 1	2.5 to 1	2.5 to 1

v. Eight Deck Blackjack Tables:

Initial Two Cards	Option 1	Option 2	Option 3
King and queen	5 to 1	25 to 1	50 to 1
Any two cards	3 to 1	2.5 to 1	2 to 1

3. For wagers made pursuant to (a)3 above, the player shall be paid only for the highest winning payout below:

Hand	Payout Odds
Three sevens of the same suit	5,000 to 1
Three sevens of any suit	500 to 1
Two sevens of the same suit (initial two cards)	100 to 1
Two sevens of any suit (initial two cards)	50 to 1
One seven (initial card)	3 to 1

(f) An additional wager shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate area of the blackjack layout, except that a verbal wager accompanied by cash may be accepted provided that it is confirmed by the dealer and casino supervisor at the table prior to the first card being dealt to any player and such cash is expeditiously converted into gaming chips or plaques in accordance with N.J.A.C. 19:45-1.18.

(g) Any additional wager made pursuant to this section shall not exceed the lesser of:

1. The amount of the blackjack wager made by the player pursuant to N.J.A.C. 19:47-2.3(a) and (d); or
2. A maximum limit established by the casino licensee.

(h) A casino licensee shall post the maximum limit of the additional wager, as established in (g) above, in accordance with N.J.A.C. 19:47-8.3.

(i) An additional wager shall have no bearing on any other wager made by the player at the game of blackjack.

New Rule, R.1992 d.174, effective April 20, 1992.
 See: 23 N.J.R. 3251(a), 24 N.J.R. 1516(c).
 Amended by R.1993 d.255, effective June 7, 1993.
 See: 25 N.J.R. 1084(a), 25 N.J.R. 2508(b).
 Amended by R.1994 d.80, effective February 22, 1994.
 See: 25 N.J.R. 5454(b), 26 N.J.R. 1113(a).
 Amended by R.1994 d.137, effective March 21, 1994.
 See: 25 N.J.R. 5902(a), 26 N.J.R. 1373(b).
 Amended by R.1996 d.315, effective July 15, 1996.
 See: 28 N.J.R. 1947(a), 38 N.J.R. 3623(a).
 Amended by R.1996 d.316, effective July 15, 1996.
 See: 28 N.J.R. 1950(a), 28 N.J.R. 3625(a).

19:47-2.18 Multiple action blackjack rule

(a) A casino licensee may, in its discretion, offer to every player at a blackjack table the option to make either two or three separate wagers on the outcome of the player's hand against either two or three separate hands of the dealer which shall be formed with the dealer's original face up card, provided that the casino licensee complies with the notice requirements set forth in N.J.A.C. 19:47-8.3 prior to withdrawing the offer of this option. This option may not be used at any blackjack table which offers the progressive blackjack wager authorized by N.J.A.C. 19:47-2.19, the bonus blackjack wager authorized by N.J.A.C. 19:47-2.20, the streak wager authorized by N.J.A.C. 19:47-2.22, or the match-the-dealer wager authorized by N.J.A.C. 19:47-2.23.

(c) The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout. The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. Two consecutive cards face down to each player;
2. Two consecutive cards face down to the area designated for the placement of the dealer's cards; and
3. Five consecutive cards face down in a cross formation to the area designated for the placement of community cards, with the first three community cards being dealt from the dealer's left to right in a horizontal array and the remaining two community cards being dealt to the top and bottom of the center card in the horizontal array to complete a vertical array of three cards.

(d) After two cards have been dealt to each player and the dealer, and five cards have been dealt to the area designated for the placement of the community cards, the dealer shall, except as provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-25.7(e).

19:47-25.9 Procedures for dealing the cards from an automated dealing shoe

(a) Notwithstanding any other provision of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play double cross poker dealt from an automated dealing shoe, which dispenses cards in stacks of two cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.

(b) If a casino licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed.

1. Once the procedures required by N.J.A.C. 19:47-25.4 have been completed, the cards shall be placed in the automated dealing shoe.
2. Prior to the shoe dispensing any stacks of cards, the dealer shall then announce "No more bets."

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed an ante wager in accordance with N.J.A.C. 19:47-25.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed an ante wager in accordance with N.J.A.C. 19:47-25.6. The dealer shall then deliver a stack of two

cards face down to the area designated for the dealer's hand. These two cards shall remain in a stack with one on top of the other face down until each player has elected to fold or made a raise wager. The dealer shall then remove the remaining cards from the automated dealing shoe and deal from his or her hand five consecutive community cards face down in a cross formation to the area designated for the placement of community cards, with the first three community cards being dealt from the dealer's left to right in a horizontal array and the remaining two community cards being dealt to the top and bottom of the center card in the horizontal array to complete a vertical array of three cards. After all cards have been dispensed, delivered and dealt in accordance with this section, the dealer shall place the stub in the discard rack without exposing the cards.

(d) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct numbers of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-25.7(e).

19:47-25.10 Procedures for completion of each round of play

(a) After the dealing procedures required by N.J.A.C. 19:47-25.7, 25.8 or 25.9 have been completed, the dealer shall turn over the community card in the vertical array farthest from the dealer and the community card in the horizontal array to the right of the dealer. Any player who has placed a three-card wager may elect to expose his or her two cards in order to qualify for the payout for the three-card wager. The dealer shall determine whether the player's two cards and the community card in the vertical array farthest from the dealer constitute a winning three-card wager hand. The dealer shall collect all losing three-card wagers from players who elect not to expose their two cards or from players who expose their two cards that do not qualify for the three-card wager payout. The dealer shall then pay all winning three-card wagers as set forth in N.J.A.C. 19:47-25.11(c). The dealer shall turn face down the two cards of players who exposed them.

(b) After the resolution of all three-card wagers, each player shall make a decision regarding the fold option or the designation of an array of community cards to use pursuant to (c) below. Each player shall be responsible for his or her own hand, and shall be required to keep his or her two cards in full view of the dealer at all times. Each player's cards shall then be placed face down on the appropriate area of the layout and the player shall not touch the cards again.

(c) The dealer shall, beginning with the player to the dealer's left and moving clockwise around the table, ask each player if he or she wishes to fold or to play the hand.

1. If a player folds, the player shall lose his or her ante. After the dealer collects the player's ante and places it in the table inventory container, the dealer shall then immediately collect the player's cards and place them face down in the discard rack.

2. If a player elects to play the hand, the player shall use the two cards dealt to the player and three community cards in either a designated vertical or horizontal alignment of the cross formation to form a five-card poker hand. The player shall verbally inform the dealer that he or she intends to use the three community cards in the vertical or horizontal alignment. The player shall place two additional wagers, both in equal amounts to the ante, in the same alignment (vertical or horizontal) of the community cards the player intends to use to form his or her five-card poker hand.

(d) After the player farthest to the dealer's right has made his or her decision, the dealer shall then turn over the remaining three community cards.

(e) After the dealer turns over the remaining three community cards, the dealer shall then turn over the dealer's two cards. The dealer shall determine the alignment of the community cards, vertical or horizontal, that will yield the higher ranking poker hand. The dealer shall then place the dealer's two cards in the same alignment of the three community cards used to form the higher five-card poker hand.

(f) After the dealer determines the alignment of community cards for the dealer's hand in accordance with (e) above, the dealer shall start with the player farthest to his or her right, and continuing counterclockwise around the table, turn the two cards of each remaining player face up.

(g) Each remaining player who has not folded shall play his or her pre-designated five-card poker hand against the dealer's higher ranking five-card hand in accordance with double cross poker hand rankings set forth at N.J.A.C. 19:47-25.5.

1. The dealer shall compare the ranking of the player's five-card hand designated by the alignment of the player's wagers to the ranking of the dealer's five-card hand.

2. If the ranking of a player's five-card hand is lower than the dealer's five-card hand, the player shall lose all three wagers. All three wagers shall be collected and placed into the table inventory container, and the player's cards shall be immediately collected by the dealer and placed face down in the discard rack.

3. If the ranking of a player's five-card hand is higher than the dealer's five-card hand, the player shall be paid 1 to 1 on the ante and an amount on the two raise wagers in accordance with the payout table set forth at N.J.A.C. 19:47-25.11. In the event that a player's five-card hand and the dealer's five-card hand are of equal ranking ("tie hand"), the player's hand shall be considered a push, and the wager is neither paid nor collected. All winning five-card hands shall remain face up on the layout until all winning wagers have been paid by the dealer.

(h) After paying all winning wagers, the dealer shall immediately collect the cards of all players and place them in the discard rack, together with the remaining cards in the deck used for the round of play. All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

19:47-25.11 Payout odds; payout limitation

(a) The payout odds for winning wagers at double cross poker, printed on any layout, sign, brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win" and no odds shall be stated through the use of the word "for."

(b) Subject to the payout limitation in (c) below, a casino licensee shall pay off each winning raise wager at the game of double cross poker at no less than the following odds:

Hand	Payout Odds
Royal Flush	300 to 1
Straight Flush	50 to 1
Four-of-a-Kind	15 to 1
Full House	7 to 1
Flush	6 to 1
Straight	5 to 1
Three-of-a-Kind	3 to 1
Two Pair	3 to 2
One Pair	1 to 1
High Card	1 to 1

(c) A casino licensee shall pay off each winning three-card wager at the game of double cross poker at no less than the following odds:

Hand	Payout Odds
Three-card Straight Flush	40 to 1
Three-of-a-Kind	30 to 1
Three-card Straight	6 to 1
Three-card Flush	4 to 1
One Pair	1 to 1

(d) Notwithstanding the minimum payout odds required in (b) above, a casino licensee may establish a maximum amount as approved by the Commission that is payable to a player on a single hand, which amount shall be at least \$60,000 or the maximum amount that one patron could win per round when betting the minimum permissible wager, whichever is greater. The payout limit shall either be included on the layout or posted at the table pursuant to N.J.A.C. 19:46-1.13N. If the established payout limit is not included on the layout, each casino licensee shall provide notice of any decrease in the payout limit in accordance with N.J.A.C. 19:47-8.3.

19:47-25.12 Irregularities

(a) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled.

(b) A card drawn in error without its face being exposed shall be used as though it was the next card from the shoe or the deck.

(c) If any player or the area designated for the placement of the community cards is dealt an incorrect number of cards, all hands shall be void and the cards shall be reshuffled.

(d) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(e) If an automated dealing shoe is being used and the device jams, stops dealing cards or fails to deal all cards during a round of play, the round of play shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.

(f) Any automated card shuffling device, or automated dealing shoe, shall be removed from a gaming table before any other method of shuffling or dealing may be utilized at that table.